

Fill in this information to identify the case:

Debtor 1 Sylvia Davis Simmons

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of North Carolina
(State)

Case number 21-50757

Official Form 410S2**Notice of Postpetition Mortgage Fees, Expenses and Charges**

12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

Filing this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1

Name of creditor: U.S. Bank National Association not in its individual capacity but solely as Trustee for RMTP Trust, Series 2021 BKM-TT

Court claim no. (if known): 6-1

Last four digits of any number you use to identify the debtor's account: 6035

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?



No



Yes. Date of the last notice: _____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney Fees(OTP)	<u>02/11/2022</u>	(3) \$ <u>550.00</u>
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	<u>2/22/2022</u>	(5) \$ <u>450.00</u>
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	<u>2/25/22,03/24/22,04/26/22</u>	(7) \$ <u>75.00</u>
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: <u>Attorney Fee-Plan Review</u>	<u>01/29/2022</u>	(11) \$ <u>350.00</u>
12. Other. Specify: <u>Attorney Fee- 410A</u>	<u>2/22/2022</u>	(12) \$ <u>250.00</u>
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. §1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Sylvia Davis Simmons

Case Number (if known) 21-50757

First Name Middle Name Last Name

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Mark A. Baker Date 06/24/2022
 Signature

Print: Mark A. Baker Bar# NCBN 32382 Title Attorney
 First name Middle Name Last name

Company MCMICHAEL TAYLOR GRAY, LLC

Address 3550 Engineering Drive, Suite 260
 Number Street

Peachtree Corners, GA 30092
 City State Zip Code

Contact phone 404-474-7149 Email: mbaker@mtglaw.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing in the above captioned case was this day served upon the below named persons by either United States Mail or Electronic Mail at the addresses shown below:

Via U.S. Mail

Sylvia Davis Simmons
4915 Tatelo Trail
Winston Salem, NC 27127

Via CM/ECF electronic service:

Benjamin David Busch
The Law Offices of John T. Orcutt, PC
6616-203 Six Forks Road
Raleigh, NC 27615

Kathryn L. Bringle
2000 W First Street, Suite 300
P.O. Box 2115
Winston-Salem, NC 27102

Dated: June 24, 2022

Respectfully submitted,

By: /s/ Mark A. Baker
Mark A. Baker, Esq.
NCBN 32382

MCMICHAEL TAYLOR GRAY, LLC
Attorney for Creditor
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Telephone: 404-474-7149
Facsimile: 404-745-8121
E-mail: mbaker@mtglaw.com
MTG File No.: 21-001559-05



INVOICE# [REDACTED]
DATE 02/15/2022

Rushmore Loan Management Services, LLC
15480 Laguna Canyon Road, Suite 100
Irvine, CA 92618-2132

RE: Rushmore Loan Management Services, LLC vs. Sylvia Davis Simmons
Loan# [REDACTED]
Property Address: 4915 Tutelo Trl, Winston Salem, NC 27127
Firm Case# [REDACTED]

BILLING SUMMARY:

COSTS		
DATE	COST DESCRIPTION	AMOUNT
02/14/2022	Service Cost - Statutory Postage, OTP Recoverable	\$1.13

FEES		
DATE	FEE DESCRIPTION	AMOUNT
02/11/2022	Attorney Fee - Objection to Confirmation Recoverable	\$550.00

TOTALS		
DESCRIPTION		AMOUNT
Total Costs This Invoice		\$1.13
Total Amount Due This Invoice		\$551.13

Thank you for the opportunity to be of service.



INVOICE [REDACTED]
DATE 01/31/2022

Rushmore Loan Management Services, LLC
15480 Laguna Canyon Road, Suite 100
Irvine, CA 92618-2132

RE: Rushmore Loan Management Services, LLC vs. Sylvia Davis Simmons

Loan# [REDACTED]

Property Address: 4915 Tutelo Trl, Winston Salem, NC 27127

Firm Case#: [REDACTED]

BILLING SUMMARY:

FEES		
DATE	FEE DESCRIPTION	AMOUNT
01/29/2022	Attorney Fee - Plan Review Recoverable	\$350.00

TOTALS	
DESCRIPTION	AMOUNT
Total Amount Due This Invoice	\$350.00

Thank you for the opportunity to be of service.



INVOICE# [REDACTED]
DATE 02/28/2022

Rushmore Loan Management Services, LLC
15480 Laguna Canyon Road, Suite 100
Irvine, CA 92618-2132

RE: Rushmore Loan Management Services, LLC vs. Sylvia Davis Simmons
Loan# [REDACTED]
Property Address: 4915 Tutelo Trl, Winston Salem, NC 27127
Firm Case#: [REDACTED]

BILLING SUMMARY:

COSTS		
DATE	COST DESCRIPTION	AMOUNT
02/23/2022	Service Cost - Statutory Postage, POC Recoverable	\$4.56

FEES		
DATE	FEE DESCRIPTION	AMOUNT
02/22/2022	Attorney Fee - Proof of Claim Recoverable	\$450.00
02/22/2022	Attorney Fee - Proof of Claim Form 410A, Recoverable	\$250.00
02/22/2022	Attorney Fee - Proof of Claim, "Non-Recoverable", *Recoverability based on BK District Court Guidelines Non-Recoverable	\$150.00

TOTALS	
DESCRIPTION	AMOUNT
Total Costs This Invoice	\$4.56
Total Amount Due This Invoice	\$854.56

Thank you for the opportunity to be of service.



Rushmore Loan Management Services
 PO Box 514707
 Los Angeles, CA 90051
 www.rushmorelm.com
 (888) 504-6700

Mortgage Statement

Statement Date: 06/10/2022

Account Number [REDACTED]
 Payment Date 07/01/2022
 Payments received after the statement date are not reflected.
Total Payment Amount \$8,124.34

----- manifest line -----
 SYLVIA SIMMONS
 4915 TUTELO TRL
 WINSTON SALEM, NC 27127

Bankruptcy Message

Our records show that this loan may be subject to either a bankruptcy stay or a discharge of personal liability through bankruptcy.

If your bankruptcy plan requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you want to stop receiving statements, write to us at the Correspondence address listed on the next page.

This communication is from a debt collector.

Past Payments Breakdown

	Paid Last Month	Paid Year-to-Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied) ⁽¹⁾	\$0.00	\$0.00
Recoverable Advances ⁽⁴⁾	\$0.00	\$0.00
Total	\$0.00	\$0.00

Explanation of Payment Amount ⁽⁵⁾ (Post-Petition Payment)

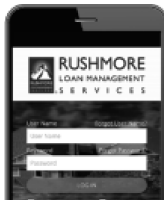
Principal	\$194.09
Interest	\$652.68
Escrow (Taxes and Insurance)	\$234.75
Regular Monthly Payment	\$1,081.52
Total Fees and Charges (filed with the court since last statement)	\$0.00
Past Unpaid Amount	\$7,042.82
Total Payment Amount	\$8,124.34
<i>The Payment Amount does not include any amount that was past due before you filed for bankruptcy.</i>	

Account Information

Property Address:	4915 TUTELO TRL WINSTON SALEM, NC 27127 0000
Outstanding Principal ⁽³⁾	\$145,817.10
Interest Rate	5.62500%
Recoverable Advances ⁽⁴⁾	\$9,295.32
Prepayment Penalty	No

Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Petition Arrearage)

Paid Since Last Statement	\$0.00	This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payment.
Total Paid During Bankruptcy	\$0.00	
Current Balance	\$35,774.47	



Your Mortgage. Simplified.

- Easy and free payment options
- Instant access to your loan information
- Account alerts to stay informed

Move to Rushmore's new online and mobile experience today!

Sign up at **MyRushmoreLoan.com**,
 or search "**My Rushmore Loan**" in the
 Apple App Store or Google Play

If You Are Experiencing Financial Difficulty

If you would like counseling or assistance, you can contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/stb/hcc/hcs.cfm> or call 800-569-4287. Rushmore Loan Management Services LLC is dedicated to providing outstanding loan servicing and customer support through a commitment to uphold ethical and honest business practices. Rushmore is customer-focused and we believe in providing the highest level of customer care. We treat all of our customers with respect, courtesy and integrity. We understand the importance of homeownership, and we recognize that at times economic changes can make it difficult to make your mortgage payment. We encourage our customers to contact us at (888) 504-7300 to discuss assistance programs we may have available for you. We also encourage you to contact us to discuss any other issues you may be having with your mortgage. We believe that open and timely communications is a key to our relationship with you. We encourage all of our customers to continue to visit our website (www.rushmorelm.com) to access loan information, make payments, download forms, or obtain answers to questions about your account.



STATEMENT PROVIDED FOR INFORMATIONAL PURPOSES ONLY

Important Information

(1) Partial Payment: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

(3) Outstanding Principal: This is your Loan Balance only, not the pay off amount, and does not include any Deferred Balance.

(4) Recoverable Advances: Disbursements for servicing-related expenses (non-escrow expenses) paid with servicer funds rather than escrow funds, which are recovered from you, the borrower.

(5) Payment Amount: The amount listed here may not be the full amount necessary to bring your account current. To obtain the most up-to-date amount due information, please contact us at the number listed on this Statement.

(11) Trustee Payments: This statement may not show recent payments you sent to the Trustee that the Trustee has not yet forwarded to us. Please contact your attorney or the Trustee if you have questions.

GET LOAN INFORMATION INSTANTLY

Call our convenient and easy Automated Information Hotline and receive up-to-date loan information. **JUST CALL** (888) 504-6700 from a Touch Tone Phone. For your security, you will need to enter your loan number and the last 4 digits of your social security number when requested. You may also visit our website at www.rushmorelsm.com for access to loan information, make payments, request financial assistance and more!

Need To Contact Us?**CUSTOMER CARE / PAYOFF STATEMENTS**

Mon - Thurs 6:00 am to 7:00 pm PT
Friday 6:00 am to 6:00 pm PT

Telephone (888) 504-6700

SEND CORRESPONDENCE TO:

Rushmore Loan Management Services LLC
Customer Care Department
P.O. Box 55004
Irvine, CA 92619-5004

NEED FINANCIAL ASSISTANCE?

COLLECTION DEPARTMENT
Telephone (888) 504-7200

HOME RETENTION

Telephone (888) 504-7300

Payment Mailing Information:**Standard Delivery Mailing Address:**

Rushmore Loan Management Services LLC
P.O. Box 514707
Los Angeles, CA 90051-4707

Overnight Delivery Service Payment Address:

Rushmore Loan Management Services LLC
15480 Laguna Canyon Rd.
Suite 100
Irvine, CA 92618

Assistance with Escrow Information:**HAZARD/HOMEOWNERS INSURANCE**

Telephone (866) 735-2998
Fax (866) 257-4121

PROPERTY TAX INFORMATION/ASSISTANCE

Telephone (844) 323-3780
Fax (817) 826-0265

SEND INSURANCE BILLS AND POLICIES TO:

Rushmore Loan Management Services LLC
P.O. Box 692409
San Antonio, TX 78269-2409

SEND TAX BILLS FOR ESCROWED/IMPOUNDED LOANS TO:

Rushmore Loan Management Services LLC
P.O. Box 9214
Coppell, TX 75019

Additional Information:**SEND NOTICE OF ERROR RESOLUTION AND INFORMATION REQUEST TO:**

Rushmore Loan Management Services LLC
Compliance Department
P.O. Box 52262
Irvine, CA 92619-2262

WESTERN UNION QUICK COLLECT

Code City: Rushmore
Code State: CA

STANDARD FEES

Returned Check Fee * \$25.00

* Except where restricted by state law

Other Fees are listed on

www.rushmorelsm.com

ANNUAL PRIVACY NOTICE

Rushmore Loan Management Services LLC provides our Annual Privacy Notice on-line, at our website: www.rushmorelsm.com. A copy of the notice will be mailed to customers who request one by contacting our Customer Care Department at (888) 504-6700 or by sending a written request to our Customer Care Department at P.O. Box 55004 Irvine, CA 92619-5004. The information in the Notice has not changed from last year.

Important Notice: Under the Fair Credit Reporting Act, you have the right to notify us if you believe we have reported inaccurate information about your account to any Consumer Reporting Agency. Such notices should be sent in writing and include your complete name, current address, social security number, account number, specific item of dispute and reason why you believe the information reported is in error. Send your notice to: P.O. Box 52262 Irvine, CA 92619-2262.

Housing Counselor Resources

The U.S. Department of Housing and Urban Development (HUD) sponsors non-profit homeownership counseling agencies across the country. Call 800-569-4287 or visit <http://www.hud.gov/offices/hsg/sh/hcs/hcs.cfm> for a list of HUD-approved agencies in your area.

Mailing Address and Phone Number Change Request

Mailing Address

City

State

Zip Code

Home Phone Number

Business Phone Number



Rushmore Loan Management Services
 PO Box 514707
 Los Angeles, CA 90051
 www.rushmorelm.com
 (888) 504-6700

Mortgage Statement

Statement Date:
 Account Number:

■■/■■/2022

Transaction Activity (12/01/2021 - 06/10/2022)

Date	Description	Principal	Interest	Escrow	Fees	Other	Total
12/07	FC/BK/DIL/EVERIC COST					-250.00	-250.00
12/10	VALUE/HOA/INSP COST					-25.00	-25.00
12/31	PAYMENT	162.49	684.28	192.24		-1,039.01	
12/31	REPAY OF ESC ADV			-192.24		192.24	
02/01	ATTORNEY FEES					-350.00	-350.00
02/16	ATTORNEY FEES					-550.00	-550.00
02/25	VALUE/HOA/INSP COST					-25.00	-25.00
02/28	VALUE/HOA/INSP COST					-525.00	-525.00
03/02	ATTORNEY FEES					-250.00	-250.00
03/02	ATTORNEY FEES					-450.00	-450.00
03/24	VALUE/HOA/INSP COST					-25.00	-25.00
04/26	VALUE/HOA/INSP COST					-25.00	-25.00
05/04	ATTORNEY FEES					-400.00	-400.00
05/04	ATTORNEY FEES					-600.00	-600.00
05/04	FC/BK/DIL/EVERIC COST					-10.16	-10.16
05/04	FC/BK/DIL/EVERIC COST					-75.00	-75.00
05/04	FC/BK/DIL/EVERIC COST					-6.78	-6.78
05/27	VALUE/HOA/INSP COST					-25.00	-25.00

ADDITIONAL NOTICES

If you have any other mortgage loans secured by the same property not serviced by Rushmore, please contact your other servicer directly to discuss any possible loss mitigation options that may be available to you.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this document is being sent for information purposes only and does not constitute personal liability with respect to the debt.

LEGAL NOTIFICATION: Rushmore Loan Management Services LLC may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Notice of Error Resolution & Information Request Procedures

The following outlines the Error Resolution and Information Request Procedures for your mortgage account at Rushmore Loan Management Services LLC (RLMS). Please keep this document for your records.

If you think an error has occurred on your mortgage account or if you need specific information about the servicing of your loan, please write us at:

Rushmore Loan Management Services LLC
P.O. Box 52262
Irvine, CA 92619-2262

All written requests for information or notices of error should contain the following information:

1. Your name
2. Account number
3. Property Address
4. Description of the error and explanation as to why you believe it is an error or a request for specific information regarding the servicing of your loan
5. Current contact information so we may follow up with you

All written requests for specific information will be handled within 30 days of receipt. We will determine whether an error occurred within 30 days after receiving your notice of error and will correct any error promptly (Notices of error on payoff statements will be handled within 7 days). If additional time is needed to investigate your complaint or request, we may take up to 45 days but we will notify you of the extension within the original 30 days. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll-free telephone at 1-800-569-4287.

Equal Credit Opportunity Act Disclosure

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

STATE SPECIFIC NOTICE

The following notice applies to North Carolina residents only:

If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website, www.nccob.gov.

RUSHMORE LOAN MANAGEMENT SERVICES LLC Branch Addresses:

California Branch: 15480 Laguna Canyon Road, Suite 100, Irvine CA 92618

Texas Branch: 8616 Freeport Pkwy, Suite 100, Irving, TX 75063

Oklahoma Branch: 2000 North Classen Blvd, Suite N3400, Oklahoma City, OK 73106

Collection Agency

CA Office License Number: **103651**

TX Office License Number: **112248**

OK Office License Number: **113559**